

# **Crisis management practices of Women Micro Enterprises (WMES) of Nueva Ecija during COVID-19 pandemic: A tool for business continuity planning**

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## **ABSTRACT**

Micro Small Medium Enterprises (MSMEs) are the backbone of the national economy but remain vulnerable to external shocks. Consequently, female entrepreneurs make significant contributions to economic growth and to poverty reduction around the world. Understanding the severity of the impact of the pandemic, the strategies adopted by enterprise, and the uncertainty created, is critical to recognition and formulation of an acceptable and efficient policy and programmatic response, regardless of the context. The main objective of the research is to study the crisis management practices of the women micro-enterprises (WMEs) during COVID 19 and how can the findings be eventually used in developing a Business Continuity Plan for the enterprise. To attain the objective, the researchers used a descriptive research design. A four-part questionnaire was facilitated through the use of Google Forms and interpreted using statistical tools like frequency, percentage and weighted mean. The impact caused by the lockdown made a domino effect on the operation of the enterprise in terms of production, financial, human resource and marketing. Most of the enterprise took action in protecting their workers from COVID-19 Pandemic by following the safety protocols and implemented a diversification on sales channels. A huge number of enterprises declared that the business development services they need is business advice on diversification of products and sales channels and a government support on cash/short-term finance. Ultimately, the findings of the study paved in the development of a proposed Business Continuity Plan.

**Keywords:** *Micro-entrepreneurs, women, crisis management*

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## **1. INTRODUCTION**

The world was turned upside down by an unprecedented global health, social and economic phenomenon. In less than a year,

COVID-19 has morphed from a worrying disease confined to wild animals to a devastating pandemic affecting much of humanity. The speed and scale of its spread have caused

immense suffering and loss [1]. COVID-19 have harmed the public health as much as it affected the economic sector. As reported by the World Bank Group, the economic lockdowns and slowdowns accompanying COVID-19 have reversed steady declines in global poverty for the first time in three decades and precipitated the “deepest recession since World War II”. Due to the countrywide blockades, business and supply chains had collapsed, which left the disadvantaged worse off.

Micro Small Medium Enterprises (MSMEs) are the backbone of the national economy but remain vulnerable to external shocks, such as financial crises, disasters, and forced changes in the business environment—like the COVID-19 pandemic response [2]. Female entrepreneurs make significant contributions to economic growth and to poverty reduction around the world [3]. The article released by [4] claims that as COVID-19 continues to disrupt the global economy and society, women have been hit hard in all aspects of socio-economic life, including a widening of the gender financing gap.

The impact of COVID-19 pandemic outbreak on global socio-economy can be acute, and it is crucial that recovery is essential to survive in a new normal way of living. However, little is known about the challenges and the process in which small enterprises respond during and after the outbreak crisis [5]. Existing literature suggests that small firms may be more vulnerable to crisis events due to lower levels of preparedness, resource constraints, relatively weak market positions, and higher dependence on government and local agencies [6]. SMEs usually suffer from financial loss, reduced sales

volume, incapability of meeting contract terms, cash flow difficulty, reduction in staff number, and even close down of the business during or after crises events.

Relative to this, the researcher opted to focus the study on the crisis management practices of the women micro-enterprises (WMEs) during COVID-19. Understanding the severity of the impact of the pandemic, the strategies adopted by enterprise, and the uncertainty created, is critical to recognition and formulation of an acceptable and efficient policy and programmatic response. The main objective is to study the crisis management practices of the women micro- enterprises (WMEs) during COVID-19 and how can the findings be eventually used in developing a Business Continuity Plan for the enterprise.

## **2. METHOD AND MATERIALS**

### *2.1. Research Design*

This research used the quantitative research design to assess the crisis management practices of WMEs during COVID- 19 pandemic. According to [7], descriptive research is designed only to describe the distribution of existing variables, regardless of causality or other hypotheses. In this study, the questionnaire instrument was utilized to collect the information needed. Furthermore, the researcher also conducted a series of interviews to validate the answers of the respondents.

### *2.2. Participant Selection*

As the research objective is to assess the crisis management practices of WMEs during the

COVID-19 pandemic, it is necessary to obtain information about the thoughts and views of women entrepreneurs. This study used total enumeration as a method of gathering data. Based on the [8], total enumeration is a study of every unit, everyone or everything, in a given population. The researcher used this sampling method as the total number of the respondents was feasible for the researcher to get accurate data and information.

The respondents of the study were the 15 registered beneficiaries of the Great Women Project under the Department of Agriculture (DA) in the province of Nueva Ecija. Due to the limitations caused by the pandemic, only 13 out of the 15 respondents managed to accomplish the survey questionnaire.

### 2.3. Data Collection

The primary data collection technique for this study was survey method through the use of Google form. The researcher gathered data for two weeks, through email and Facebook messenger. After the distribution, the information that was gathered from the answered questionnaire was tallied for further interpretation.

### 2.4. Data Analysis

The data that was collected from the locale was encoded, tallied, and analysed. Statistical tools such as Percentage, Frequency of Distribution and Weighted Mean were utilized in analyzing the data. The four-point Likert scale was employed to interpret the results.

## 3. RESULTS AND DISCUSSION

### 3.1. Enterprise Profile

**Table 1. Enterprise Profile**

Item Statement	Frequency (f)	Percentage (%)
<b>Nature of Organization</b>		
Partnership	3	23.1%
Sole Proprietor	7	53.8%
Corporation	3	23.1%
<b>Years of operation</b>		
Less than one (1) year	1	7.7%
Between 1 and 5 years	3	23.1%
Between 6 and 10 years	6	46.2%
Over 10 years	5	38.5%
<b>Number of employees</b>		
Below 10	9	69.2%
11 to 30	3	23.1%
31 to 100	1	7.7%
<b>Industry Sector</b>		
Agriculture	3	23.1%
Textile, garment, leather or footwear	2	15.4%
Food and drinks	5	38.5%
Others	3	23.1%

**Table 2.** Status of the operation of the enterprise

Item statement	Frequency ( <i>f</i> )	Percentage (%)
No, operations are still running	4	30.8%
Yes, temporarily stopped because of COVID-19 cases in our business	2	15.4%
Yes, temporarily stopped because of reduced orders	3	23.1%
Yes, stopped operations previously but currently running again	4	30.8%
<b>Overall Weighted Mean</b>	<b>13</b>	<b>100%</b>

**Table 3.** Contacted workers by the virus and idle workers due to reduced operations

Item Statement	Frequency ( <i>f</i> )	Percentage (%)
<b>Contacted workers by the virus</b>		
Yes	13	100%
No	0	0%
<b>Idle workers due to reduced operations</b>		
Yes	5	38.5%
No	8	61.5%

**Table 4.** Challenges faced by WMEs during COVID 19 pandemic in terms of Management

Item Statement	Weighted Mean	Verbal Interpretation
New Safety Protocol and Regulations	3.62	Direct impact
Shortage of supply in raw material	3.31	Direct impact
Difficulty in transporting goods	3.69	Direct impact
Limited knowledge in product innovation	2.92	Moderate impact
Storage of perishable goods	3.54	Direct impact
Repair and maintenance problem	2.92	Moderate impact
Limited production staff	3.62	Direct impact
Limited facilities	2.92	Moderate impact
<b>Overall Weighted Mean</b>	<b>3.32</b>	<b>Direct impact</b>

As can be seen from the data, majority of the WMEs are sole proprietor, which comprises to 53.8% of the responses, while the remaining are partnership and corporation. The findings imply that establishing a sole proprietorship is simpler than establishing another type of organization. As stated by the [9], one of the functional advantages of sole proprietorships is that it's easier to set up than other business entities. A person becomes a sole proprietor simply by running a business. Moreover, the owner maintains 100% control and ownership of the business.

Regarding the years of operation, 46.2% of the respondents have been operating between 6-10 years while 38.5% has been in the industry for over 10 years. Furthermore, the 23.1% of the respondents is operating between 1 and 5 years and only 7.7% operates for less than a year. This goes to show that the SME industry in the Philippines is continuously growing. In fact, according to the [10] small and medium-sized enterprises (SMEs) are the economic lifeblood of the Philippines. They account for more than 99% of registered businesses in the country and provide 60% of jobs.

**Table 5.** Challenges faced by WMEs during Covid 19 pandemic in terms of Financial

Item Statement	Weighted Mean	Verbal Interpretation
Decrease cash flow	3.69	Direct impact
No/Limited fund source	3.23	Moderate impact
Late payment of clients	3.77	Direct impact
Decreasing sales	3.69	Direct impact
No formal accounting system	3.31	Direct impact
Uncollected past dues	3.23	Moderate impact
<b>Overall Weighted Mean</b>	3.49	Direct impact

**Table 6.** Challenges faced by WMEs during Covid 19 pandemic in terms of Human Resource

Item Statement	Weighted Mean	Verbal Interpretation
Limited manpower due pandemic	3.46	Direct impact
Restriction on the movement of workers	3.46	Direct impact
Increase in employee wages	2.31	Small impact
Laws and rules imposed by the government related to human resource	3.69	Direct impact
<b>Overall Weighted Mean</b>	3.23	Moderate impact

**Table 7.** Challenges faced by WMEs during Covid 19 pandemic in terms of Marketing

Item Statement	Weighted Mean	Verbal Interpretation
Limited market product	3.38	Direct impact
No Marketing/Sales personnel	3.08	Moderate impact
Transition from traditional marketing to online marketing	3.23	Moderate impact
<b>Overall Weighted Mean</b>	3.23	Moderate impact

In terms of the number of employees, the findings show that none of the enterprise employs above 100 employees. Majority of them have less than 10 employees. Out of the 13 respondents, 3 enterprises or 23.1% have 11 to 30 employees and the remaining 7.7% have 31 to 100 employee. This declares that the micro enterprises in the country have limited resources, whether financial or human resource.

Based on the result, 38.5% of the enterprise belongs to the Food and Drinks sector, while 23.1% is inclined to Agriculture. Moreover, the 23.1% of the enterprises stated that they belong to other sector not listed on the item statement. While the remaining 15.4% belongs to textile, garment, leather or footwear sector. Aside from

food being a necessity, the data imply that majority of the enterprises engaged in food service sectors since it benefited largely from the continuous growth of Philippine tourism with a rising number of visitors that hit 7.1 million in 2018, up by 7.65% from the previous year [11].

### 3.2. Emergence of the Pandemic

As presented on Table 2, 30.8% of the enterprise did not experience any interruptions on their operation for it continues to operate. The other 30.8% of the respondents claimed that they temporarily stopped their operation but are now currently running. The remaining 23.1% stated that the reason they temporarily stopped

**Table 8.** Action in Protecting Workers from Covid-19 Pandemic

Item Statement	Frequency (f)	Percentage (%)
Informing workers on Covid-19 transmission and prevention measures	6	14.63%
Encourage workers to stay home when they feel sick	8	19.51%
Physical distancing between workers	8	19.51%
Work from home	6	14.63%
Temperature checks	2	4.88%
Providing personal protection equipment like masks, face shield, alcohol	10	24.39%
Expanded paid sick leave	1	2.44%

**Table 9.** Actions taken to idle workers

Item Statement	Frequency (f)	Percentage (%)
Reduced number of temporary workers	5	38.5%
Reduced working hours	3	23.1%
Asked workers to take unpaid leave	1	7.7%
Other	5	38.5%

\*Multiple Responses

**Table 10.** Action towards Covid-19 Pandemic

Item Statement	Frequency (f)	Percentage (%)
Reducing production of goods or services	4	16.67%
Increasing production due to increased demand	1	4.17%
Diversifying products to respond to new demands (producing masks, sanitizer etc.)	3	12.50%
Diversifying sales channels – online marketing, sales, delivery	10	41.67%
Negotiating with workers	5	20.83%
No action	1	4.17%

\*Multiple Responses

is because of reduced orders. None of the respondents have temporarily stopped because of instructions by authorities.

The interruptions on the operations of the WMEs could be traced due to the lockdowns that was imposed in the whole country. In the study released by the [12] it concisely elaborated the impact of the pandemic on the global, regional, and national economies. According to them, people's lives and economic activities have been strictly limited to safeguard health and control the spread of the virus. Travel bans, temporary closures of schools and businesses, and social

distancing have accompanied quarantines. Meanwhile, private sector businesses have cut back production as well as service delivery, and have been forced to temporarily lay off employees. They face a lack of working capital, making it difficult to continue operating.

Table 3. presented a positive response to the condition cause by the pandemic. Out of the 13 enterprise, 100% declared that none of their workers contacted the virus. Meanwhile, eight or 61.5% of the respondents did not have idle workers due to reduced operations while the remaining five or 38.5% have idle workers.

**Table 11.** Business development services needed

Item Statement	Frequency (f)	Percentage (%)
Advice on how to prevent infections while maintaining business operations	6	46.2%
Advice with business continuity planning	6	46.2%
Business advice on diversification of products and sales channels	7	53.8%
Advice on export and logistics restrictions and requirements	3	23.1%
Online business management training	7	53.8%
Online worker training	2	15.4%
Legal advice on application of labor regulations during crisis	5	38.5%

\*Multiple Responses

**Table 12.** Government support needed

Item Statement	Frequency (f)	Percentage (%)
More information on transmission and spread of virus	3	23.1%
More clarity on official measures to contain the crisis	4	30.8%
Supplies of personal protection equipment like masks, thermometers etc.	7	53.8%
Legal advice on application of labour	2	15.4%
Laws and regulations during crisis	1	7.7%
Access to cash / short-term finance	9	69.2%
Price controls of critical goods	8	61.5%
Deferring payments of utilities, social security contributions, loans or taxes	4	30.8%
Extension of social protection for workers	4	30.8%

This was a good indication on the implementation of the safety protocols by the enterprise. The Department of Health Central Luzon Center for Health Development (DOH-CLCHD) has asked the region's local government units (LGUs) to strictly implement the minimum public health standards to prevent a post-holiday surge of coronavirus disease 2019 (COVID-19) cases [13].

As can be seen from the table, item 1 "Difficulty in transporting goods," had the highest weighted mean of 3.69, which is verbally interpreted as direct impact; while items 4,6 and 8 "Limited knowledge in product innovation", "Repair and maintenance problem" and "Limited facilities" received the lowest weighted mean of 2.92 which is verbally interpreted as moderate impact. Overall, respondents evaluated the

items of challenges encountered as directly impacted in terms of Management and Operation with an average weighted mean of 3.32. The implementation of strict quarantine measures including restrictions on mobility, work-from-home arrangements, and closures of workplaces that choked economic activities [14].

The figures above indicated that the WMEs struggle with a direct impact in the financial aspect. An Asian Development Bank study shows over 70% of Philippine MSMEs had cash flow problems, forcing owners to borrow from friends and family to keep their business afloat [15]. Majority of the respondents claimed a direct impact on the "late payment of clients" that garnered a 3.77 weighted mean. Both "Decrease in cash flow" and "Decreasing sales"

attained a weighted mean of 3.69 which is verbally interpreted as direct impact. The financial difficulties that WMEs face have long been a problem. According to surveys, one of the most pressing issues affecting small businesses today is a shortage of available financing from financial institutions.

Table 6. presents the challenges faced by WMEs during COVID-19 pandemic in terms of Human Resource. As can be gleaned from the table, Item 4 "Laws and rules imposed by the government related to human resource" had the highest weighted mean of 3.69 which has a verbal interpretation of direct impact. Items "Limited manpower due pandemic" and "Restriction on the movement of workers" both attained a weighted mean of 3.46 which are interpreted as direct impact. Increase in employee wages with a weighted mean of 2.31 implied a small impact to the respondents.

The data denoted that the effect on SMEs is especially severe, particularly because of higher levels of vulnerability and lower resilience related to their size. In a recent study conducted by the ADB Institute, a comparison with agriculture-based firms, the number of MSMEs that decreased their number of employees was more than 20 percentage points lower in real estate, professional services, human health and social work, financial services, information and communication technology, administrative services, construction, other services, wholesale and retail trade, and accommodation and food services, all at the 1% significance level [15].

Based on the data, a bulk number of respondents claimed that their enterprise had

directly impacted caused by a limited market product. This item attained a 3.38 weighted mean. In addition, transition from traditional marketing to online marketing, with a weighted mean of 3.23 had a moderate impact. Lastly, no marketing/sales personnel had a moderate impact and a weighted mean of 3.08.

Even before the impact of the coronavirus hit, the manufacturing sector was bracing for a challenge. A survey by the National Association of Manufacturers conducted in early March found that 78.3% of member companies anticipated a financial hit to their businesses. Over half also cited likely changes in operations, and 35.5% expected supply chain disruptions.

In line with the action in Protecting Workers from COVID-19 Pandemic, item statement 2 and 3 "Encourage workers to stay home when they feel sick" and "Physical distancing between workers", with an average of 19.51% tops the responses. Additionally, only 2.44% of the respondents declared to offer an expanded sick leave for their employees.

The result of the study strengthen the vision on the increasing trend of work from home scheme, [16] declared that the pandemic will change work in fundamental ways, and this will challenge people to learn to work in ways dramatically different than previous generations. In this sense, COVID-19 merely accelerated an already growing trend. The companies expect substantial long-term increases for remote work after the pandemic.

Based on the findings of the study, majority of the enterprise reduced the number of temporary workers as action taken towards the



pandemic. On the other hand, 23.1% reduced the working hours and 7.7% asked workers to take unpaid leave. No enterprises have taken action on asking workers to take paid leave and to work for reduced pay.

One evident impact of the pandemic are the turmoil it brought to employment. In line with this, the Philippines recorded in April 2020 its most severe unemployment rate on record. This year's most recent estimate, corresponding to April 2020, was 17.7 percent [17]. It is equivalent to about 7.3 million unemployed individuals, a more than threefold increase from the 2.3 million unemployed in April 2019. Manpower concerns appear to be related to a lack of available transportation during the lockdown, fear of coming to work and difficulty of adhering to physical distancing measures inside the workplace.

In terms of the action towards COVID-19 Pandemic implemented by the WMEs, diversifying sales channels – online marketing, sales and delivery are the major actions taken by the 41.67% of the respondents. This was followed by negotiating with workers with 20.83% and reducing production of goods or services with 16.67%. Only 4.17% claimed no action taken towards COVID-19. In an article it was mentioned that businesses gets creative during the pandemic [18]. To adapt, small businesses reported that they are making adjustments that include the using contactless deliveries to make their services available, asking employees to learn new skills to support changes to the business models, adopting new revenue streams, instituting new safety

measures, and adopting new technology processes.

As presented on the table, 53.8% of the respondents declared that the business development services they need is business advice on diversification of products and sales channels. Another 53.8% of the respondents state that the help of online business management training would be a relevant assistance. Both interventions on advice on how to prevent infections while maintaining business operations and advice with business continuity planning attained a 46.2% response. Advice on export and logistics restrictions and requirements and online worker training got 23.1% and 15.4% respectively.

The data implied the intention of the WMEs to diversify. This is apparent on the claim of that the wake of coronavirus contagion, while multiple brands have reported huge losses, slamming the breaks on product launches and line extensions; some brands are responding rather than reacting, leading their industry by launching relevant products [19].

The findings implied that a much needed assistance from government is what the WMEs need. The result shows the government support that ranked 1 is Access to cash/short-term finance. Following to that is price controls of critical goods with a 61.5% of response. Supplies of personal protection equipment like masks, thermometers etc; marks 3 with a 53.8%. Among the initiatives of the government is the DTI's 7Ms which aims to help Filipinos to set up their own business and be smarter entrepreneurs [20].

#### **4. CONCLUSION**

Majority of the WMEs are sole proprietors that have been operating between 6-10 years. Most of them have less than 10 employees and belongs to the Food and Drinks sector. Given the growing interest and potential women in the business industry, limited number of individuals managed to successfully fulfil that potential. With the huge impact of the COVID-19 pandemic on the economy, fortunately, the dominant number of women enterprise did not experience any interruptions on their operation for it continues to operate. Moreover, the entirety of the enterprises declared that none of their workers contacted the virus. The impact caused by the lockdown made a domino effect on the operation of the enterprise in terms of production, financial, human resource and marketing. Most of the enterprise took action in protecting their workers from COVID-19 Pandemic by following the safety protocols and implemented a diversification on sales channels. In line of this, a huge number of enterprises declared that the business development services they need is business advice on diversification of products and sales channels and the government support that needed attention is access to cash/short-term finance.

The COVID-19 pandemic has had a significant effect on the country's enterprises, and the majority of studies indicate a lack of adaptable work methods, structured documentation systems, and robust crisis management strategies for micro enterprises. Based on the findings and conclusions presented, it is recommended that WMEs consider long-term and proactive business continuity plans that

take into account not only financial factors but also non-financial factors. Owners, top management, and all levels of staff should be interested in designing crisis management processes that meet their specific needs.

In order to ensure that micro-entrepreneurs can manage their enterprise effectively during a crisis, particularly in a less developed environment, it is critical to provide assistance and support facilities that are more important to them, particularly in terms of knowledge and skills related to crisis management methods. Interventions by policymakers such as the Department of Trade and Industry and the Department of Agriculture could alleviate small-scale entrepreneurs' distress in the fight against the pandemic. Business development services such as education on online marketing strategies, product distribution procedures, new product development, crisis costing and pricing strategy, and customer database management may serve as the foundation for a micro-crisis enterprise's management plan.

Ultimately, the WMEs are recommended to adapt the proposed business continuity plan developed by the researcher.

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NA

#### **6. CONFLICT OF INTEREST**

The authors have declared that there is no conflict of interest.

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